## Case 16-33838 Doc 1 Filed 10/24/16 Entered 10/24/16 13:03:13 Desc Main Document Page 1 of 60

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Angela	
	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture	Taylor	
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	Angela Beard	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3997	

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Debtor 1 Angela Taylor

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		905A Longwood Drive Apt #A Joliet, IL 60432	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Will County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Angela Taylor Document Page 3 of 60 Case number (if known)

<b>ar</b>	Tell the Court About	Your Bar	ikruptcy Ca	ise					
7.	The chapter of the Bankruptcy Code you are		,	orief description of each, see go to the top of page 1 and			.C. § 342(b) for Individu	uals Filing for Bankruptcy	
	choosing to file under	☐ Cha	pter 7						
		☐ Cha	pter 11						
		☐ Cha	☐ Chapter 12						
		■ Cha	pter 13						
3.	How you will pay the fee	a	bout how yo	e entire fee when I file my pour may pay. Typically, if you a attorney is submitting your paddress.	are paying	the fee yourself,	you may pay with cash	, cashier's check, or money	
				the fee in installments. If		e this option, sign	and attach the Applica	ation for Individuals to Pay	
			_	ee in Installments (Official For at my fee be waived (You ma		this option only i	f you are filing for Chan	ster 7. By law, a judge may	
		b a	ut is not req pplies to you		may do so able to pay	only if your inco the fee in install	me is less than 150% of ments). If you choose t	of the official poverty line that his option, you must fill out	
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.							
				Northern District of		0/00/40		40.07047	
			District	Illinois	When	3/08/16	Case number	16-07947	
			District	-	When		Case number		
			District		When		Case number		
10.	Are any bankruptcy cases pending or being	■ No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor				Relationship to y	ou	
			District		When		Case number, if	known	
			Debtor				Relationship to y	•	
			District		When		Case number, if	known	
11.	Do you rent your residence?	■ No.	Go to I	ine 12.					
	residence:	☐ Yes.	Has yo	our landlord obtained an evic	tion judgm	ent against you a	nd do you want to stay	in your residence?	
				No. Go to line 12.					
				Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	nt About ar	Eviction Judgme	ent Against You (Form	101A) and file it with this	

Document Page 4 of 60 Case number (if known) Debtor 1 Angela Taylor Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Angela Taylor Page 5 of 60 Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Angela Taylor		Docume		Case number (if	known)	
Part	6: Answer These Quest	ions for Re	porting Purposes				
16.	What kind of debts do you have?		Are your debts primarily co individual primarily for a perso			l in 11 U.S.C. § 101(8) as "incurred by an	
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you or	we that are not consumer	debts or business d	ebts	
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter	7. Go to line 18.			
	Do you estimate that after any exempt		I am filing under Chapter 7. Dare paid that funds will be ava			v is excluded and administrative expenses	
	property is excluded and administrative expenses		□ No				
	are paid that funds will be available for distribution to unsecured creditors?		□ Yes				
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19 □ 200-99		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000	
19.	How much do you estimate your assets to be worth?	□ \$100,0	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 □ \$10,000,001 - \$10 □ \$50,000,001 - \$100,000,001 - \$100,000,000 - \$100,000,0	50 million 100 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
20.	How much do you estimate your liabilities to be?	□ \$100,0	0,000 11 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 □ \$10,000,001 - \$10 □ \$50,000,001 - \$10 □ \$100,000,001 - \$10	50 million 100 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion	
Part	7: Sign Below						
For	you	I have exa	mined this petition, and I dec	lare under penalty of perju	ury that the informati	on provided is true and correct.	
			hosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11 ates Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
			ney represents me and I did n I have obtained and read the			n attorney to help me fill out this	
		I request r	elief in accordance with the c	hapter of title 11, United S	States Code, specifie	ed in this petition.	
			y case can result in fines up to			roperty by fraud in connection with a rs, or both. 18 U.S.C. §§ 152, 1341, 1519	
		Angela T		Siç	gnature of Debtor 2		
		Executed		Ex	ecuted on		
			MM / DD / YYYY		MM / D	DD / YYYY	

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Debtor 1 Angela Taylor Page 7 of 60 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Eric Mitchell	Date	October 24, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
Eric Mitchell		
Printed name		
Mitchell Legal Advocates		
Firm name		
54 N. Ottawa Street, Suite 100		
Joliet, IL 60432		
Number, Street, City, State & ZIP Code		
Contact phone (815) 723-2895	Email address	
6244684		
Bar number & State		<del></del>

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Fill in this information to identify your case:			
United States Bankruptcy Court for the:		•	
NORTHERN DISTRICT OF ILLINOIS			
Case number (if known)	Chapter you are filing under:		
	☐ Chapter 7		
	☐ Chapter 11		
	☐ Chapter 12		
	Chapter 13	☐ Check if amended	
<u> </u>			

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *Joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

very question.		•
Part 7: Sign Below		
For you	I have examined this petition, and I declare under penalty of p	perjury that the information provided is true and correct.
	If I have chosen to file under Chapter 7, I am aware that I may United States Code. I understand the relief available under ea	y proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, ach chapter, and I choose to proceed under Chapter 7.
	If no attorney represents me and I did not pay or agree to pay document, I have obtained and read the notice required by 11	
	I request relief in accordance with the chapter of title 11, Unite	ed States Code, specified in this petition.
	I understand making a false statement, concealing property, of bankruptory case can result in fines up to \$250,000, or imprisor and 3571.	onment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
	Angela Taylor Signature of Debtor 1	Signature of Debtor 2
	Executed on October 7, 2016	Executed on
	MM / DD / YYYY	MM / DD / YYYY

Debtor 1 Angela Taylor	3030 D0C1	Document	Page 9 of 60	Case number (if known)	
For your attorney, if you are represented by one	under Chapter 7, 11	l, 12, or 13 of title 11, Uni	ted States Code, and h	nave explained the relief	or(s) about eligibility to proceed available under each chapter
If you are not represented by					e required by 11 U.S.C. § 342(b) uiry that the information in the
an attorney, you do not need to file this page.	schedules filed with	the petition is incorrect.			•
· ·	20		Dat	e October 7, 2	016
. <del>.</del>	Signature of Attorne	ey for Debtor		MM / DD / YYY	(
	Eric Mitchell	· 			
	Printed name				

54 N. Ottawa Street, Suite 100 Joliet, IL 60432 Number, Street, City, State & ZIP Code

Mitchell Legal Advocates

Contact phone (815) 723-2895 Email address

6244684 Bar number & State

Firm name

		Docume	nt Page 10 of	60	
Fill in this informa	ation to identify your	case:			
Debtor 1	Angela Taylor				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bank	cruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an
(ii kilowii)					amended filing

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,300.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,300.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	30,652.49
	Your total liabilities	\$	30,652.49
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,228.06
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,104.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,620.29 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Dort A on Cohodula E/E compthe following.	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

		Documen	<u>t Page 12 of 60</u>		
Fill in this info	ormation to identify your	case and this filing:			
Debtor 1	Angela Taylor				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Nove	Lead Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF	: ILLINOIS		
Case number					☐ Check if this is an
Oasc Humber					☐ Check if this is an amended filing
					S .
O(() - 1 E	400A/D				
Official F	orm 106A/B				
Schedu	ıle A/B: Prop	erty			12/15
n each category	y, separately list and describ	pe items. List an asset only onc	e. If an asset fits in more than or		
	nore space is needed, attach		people are filing together, both ar On the top of any additional page		
Part 1: Descri	be Each Residence, Building	g, Land, or Other Real Estate Yo	ou Own or Have an Interest In		
. Do you own o	or have any legal or equitabl	e interest in any residence, bui	ilding, land, or similar property?		
<b>=</b> N 0 1 1	D 10				
■ No. Go to F					
☐ Yes. Wher	re is the property?				
Part 2: Descri	be Your Vehicles				
			cles, whether they are registe G: Executory Contracts and U		ehicles you own that
onieune eise (	ulives. Il you lease a verilo	ie, also report it oir scriedule	G. Executory Contracts and Of	пехрігей Leases.	
3. Cars, vans,	trucks, tractors, sport u	tility vehicles, motorcycles			
□ No					
■ Yes					
- 165					
3.1 Make:	Lincoln	Who has an interes	t in the property? Check one	Do not deduct secured cl	aims or exemptions. Put
	Town Car		t in the property? Check one	the amount of any secure Creditors Who Have Clair	ed claims on Schedule D:
Model: Year:	1996	Debtor 1 only ☐ Debtor 2 only			
		,000 Debtor 1 and Deb	ntor 2 only	Current value of the entire property?	Current value of the portion you own?
Other inf	formation:		e debtors and another		
Vehicle	e is in rough conditior				** ***
signific	cant wear and tear		community property	\$2,300.00	\$2,300.00
		(see instructions)			
			vehicles, other vehicles, and		
Examples: B	oats, trailers, motors, pers	onal watercraft, fishing vesse	els, snowmobiles, motorcycle ad	cessories	
■ No					
□ Yes					
□ res					
5 Add the do	ollar value of the portion	you own for all of your entr	ries from Part 2, including any	v entries for	
					\$2,300.00
Part 3: Descri	be Your Personal and Hous	ehold Items			
Do you own o	or have any legal or equit	able interest in any of the f	ollowing items?		Current value of the
					portion you own? Do not deduct secured
					claims or exemptions.
6. Household	goods and furnishings				•

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property Doc 1

Desc Main

Debtor 1

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Case number (if known) Document Angela Taylor Cash \$500.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No ☐ Yes..... Institution name: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No

☐ Yes. Give specific information about them...

### 27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ Yes. Give specific information about them...

Money or property owed to you? Current value of the portion you own?

Case 16-33838 Doc 1 Filed 10/24/16 Entered 10/24/16 13:03:13 Desc Main Document Page 15 of 60 Case number (if known) Debtor 1 Angela Taylor Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$500.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property?

☐ Yes. Go to line 47.

Schedule A/B: Property

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

If you own or have an interest in farmland, list it in Part 1.

■ No. Go to Part 6.

□ Yes. Go to line 38.

No. Go to Part 7.

Official Form 106A/B

Page 16 of 60 Case number (if known) Document Debtor 1 **Angela Taylor** 

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$2,300.00 57. Part 3: Total personal and household items, line 15 \$2,500.00 Part 4: Total financial assets, line 36 \$500.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$5,300.00 Copy personal property total \$5,300.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$5,300.00

Official Form 106A/B Schedule A/B: Property page 5

Ca	se 16-33838	Doc 1	Filed 10/2		Entered 10/		3:13	Desc Main
Fill in this inform	nation to identify yo	ur case:	Docume		Page 17 of 6			
Debtor 1	Angela Taylor							
Debtor 2	First Name	Mi	ddle Name	L	Last Name			
(Spouse if, filing)	First Name	Mi	ddle Name	L	Last Name			
United States Ba	nkruptcy Court for the	e: NORTI	HERN DISTRICT	OF ILLIN	IOIS			
Case number								
(if known)								☐ Check if this is an amended filing
Official Fo	rm 106C							-
	e C: The P	roper	ty You C	laim	n as Exen	npt		4/16
the property you li	sted on Schedule A/ld attach to this page	B: Property (	Official Form 106	A/B) as yo	our source, list the	property that you	ı claim ás	ing correct information. Using s exempt. If more space is al pages, write your name an
specific dollar ar any applicable st funds—may be u exemption to a p	nount as exempt. A tatutory limit. Some inlimited in dollar ar	Iternatively, exemptions nount. How	you may claim to s—such as those ever, if you clain	the full fa e for heal n an exer	nir market value of Ith aids, rights to m ption of 100% of	the property be receive certain l fair market valu	eing exe benefits, ue under	y of doing so is to state a mpted up to the amount of and tax-exempt retirement a law that limits the exemption would be limited
Part 1: Identif	fy the Property You	Claim as Ex	rempt					
1. Which set of	exemptions are yo	u claiming?	Check one only,	even if yo	our spouse is filing	with you.		
<b>—</b>								

■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property			Specific laws that allow exemption				
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.				
	1996 Lincoln Town Car 350,000 miles Vehicle is in rough condition,	\$2,300.00		\$2,300.00	735 ILCS 5/12-1001(b)			
	significant wear and tear Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit				
	Miscellaneous household goods and furnishings	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit				
	Miscellaneous clothes, shoes and accessories	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(a)			
	Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit				
	Cash Line from Schedule A/B: 16.1	\$500.00		\$200.00	735 ILCS 5/12-1001(b)			
	Zino nom Soriodalo 7VB.			100% of fair market value, up to any applicable statutory limit				

□ No □ Yes

Official Form 106C

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

3. Are you claiming a homestead exemption of more than \$160,375?

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Page 18 of 60 Case number (if known) Debtor 1 Angela Taylor

Fill in this infor	mation to identify your	0000		
Fill III this inior	mation to identity your	case.		
Debtor 1	Angela Taylor			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

			Document	t Page 2	0 of 60	
Filli	in this inform	nation to identify your	case:			
Deb	tor 1	Angela Taylor				
		First Name	Middle Name	Last Name		
	tor 2 use if, filing)	First Name	Middle Name	Last Name		
		aliminatari Carint fan thai	NODTHERN DISTRICT OF	E II LINOIS		
Unit	ed States Bar	kruptcy Court for the:	NORTHERN DISTRICT OF	F ILLINOIS		
	e number _					
(if kno	own)					Check if this is an
						amended filing
Offi	icial Form	106E/F				
Scł	nedule E	/F: Creditors W	ho Have Unsecure	ed Claims		12/15
iche iche eft. A ame	dule G: Execut dule D: Credito Attach the Cont and case num	ory Contracts and Unexpors Who Have Claims Sectinuation Page to this pagaber (if known).	ired Leases (Official Form 106 ured by Property. If more spac le. If you have no information t	G). Do not include e is needed, copy	contracts on Schedule A/B: Property any creditors with partially secured the Part you need, fill it out, number do not file that Part. On the top of ar	claims that are listed in the entries in the boxes on the
Part		I of Your PRIORITY Ur				
	No. Go to Pa	. ,	u ciaiins against you!			
	■ No. Go to Fa	ail 2.				
Part		of Your NONPRIORIT	Y Unsecured Claims			
			cured claims against you?			
	□ No. You hav	e nothing to report in this p	art. Submit this form to the court	with your other sch	edules	
		o nothing to roport in this p	art. Cubinit tine form to the court	war your outlor con	oddioo.	
	Yes.					
t	unsecured clain	n, list the creditor separatel	y for each claim. For each claim I	listed, identify what	o holds each claim. If a creditor has me type of claim it is. Do not list claims alreat three nonpriority unsecured claims fill	eady included in Part 1. If more
	-					Total claim
4.1	AFNI, In		Last 4 digits of	f account number	4170	\$373.00
	Nonpriority PO Box	Creditor's Name	When was the	debt incurred?	2012	
	Bloomir	gton, IL 61702			2012	
		reet City State Zlp Code	As of the date	you file, the claim	is: Check all that apply	
	_	red the debt? Check one.	-			
	■ Debtor	-	☐ Contingent			
	☐ Debtor	•	☐ Unliquidated	i		
	_	1 and Debtor 2 only	Disputed	RIORITY unsecure	d claim:	
		one of the debtors and an			w v.m	
	debt	if this claim is for a com			aration agreement or divorce that you d	lid not
	Is the clair	n subject to offset?	report as priority		agramati si direnee mat you o	
	■ No		·	•	ng plans, and other similar debts	
	☐ Yes		Other. Speci	Collection	account	

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Angela Taylor			Case number (if know)	
Cass Auto Sales		Last 4 digits of account number	3997	\$1,000.00
Nonpriority Creditor's N 614 E Cass St	lame	When was the debt incurred?	2015	
Joliet, IL 60432  Number Street City Sta	ate ZIp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the dek	·	7.0 of the date you me, the claim	or oncor all that apply	
Debtor 1 only		☐ Contingent		
☐ Debtor 2 only		☐ Unliquidated		
☐ Debtor 1 and Debto	or 2 only	☐ Disputed		
☐ At least one of the	debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim	is for a community	☐ Student loans		
debt Is the claim subject to	o offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No		Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes		■ Other. Specify 2001 Dodg	Surrender August 2016 e Durango 156,000 miles	
City of Joliet		Last 4 digits of account number	3997	\$701.00
Nonpriority Creditor's N Water Department		When was the debt incurred?	2014 - Present	
150 W Jefferson		when was the debt incurred?	2014 - Present	
Joliet, IL 60432  Number Street City Sta	ate 7In Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the del	•	As of the date you me, the claim	S. Offeck all that apply	
■ Debtor 1 only		☐ Contingent		
☐ Debtor 2 only		☐ Unliquidated		
Debtor 1 and Debto	or 2 only	☐ Disputed		
☐ At least one of the	•	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim		☐ Student loans		
debt Is the claim subject to	•	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No		☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes		Other. Specify Utility Serv	ices	
ComEd		Last 4 digits of account number	3997	\$5,825.00
Nonpriority Creditor's N	lame	Nile and a second of the secon	2000 Broomt	
PO Box 6111 Carol Stream, IL	60197	When was the debt incurred?	2009 - Present	
Number Street City Sta		As of the date you file, the claim	is: Check all that apply	
Who incurred the deb	ot? Check one.			
Debtor 1 only		☐ Contingent		
Debtor 2 only		☐ Unliquidated		
☐ Debtor 1 and Debto	or 2 only	☐ Disputed		
☐ At least one of the	debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim	is for a community	☐ Student loans		
debt Is the claim subject to	o offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No		☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
□Yes		■ Other Specify Utility Serv	ices	
_ 103		- Other, Specify		

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Debtor 1 Angela Taylor Case number (if know) 4.5 \$164.00 **Convergent Outsourcing** Last 4 digits of account number 2822 Nonpriority Creditor's Name PO Box 9004 When was the debt incurred? 2015 Renton, WA 98057 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection account ☐ Yes 4.6 **Creditors Discount & Aud** Last 4 digits of account number 20L5 \$465.00 Nonpriority Creditor's Name PO Box 213 When was the debt incurred? 2014 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection account** ☐ Yes Other. Specify 4.7 **Enhanced Recovery** Last 4 digits of account number 1953 \$532.00 Nonpriority Creditor's Name PO Box 57547 When was the debt incurred? 2015 Jacksonville, FL 32241 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection account ☐ Yes

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Debt	Angela Laylor	Case number (if know)	
4.8	Ford Motor Credit	Last 4 digits of account number 3997	\$0.00
	Nonpriority Creditor's Name PO Box 790093	When was the debt incurred? 2015	
	Saint Louis, MO 63179  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Deficiency Balance (notice)	
4.9	Gerald Auto Sales	Last 4 digits of account number 3997	\$1,000.00
	Nonpriority Creditor's Name 314 S Larkin	When was the debt incurred? 2015	
	Joliet, IL 60436  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Fees & collections	
4.1 0	I C System Inc	Last 4 digits of account number 8396	\$112.00
	Nonpriority Creditor's Name PO Box 64378	When was the debt incurred? 2009	
	Saint Paul, MN 55164  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection account	

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Case number (if know)	
Last 4 digits of account number 3997	\$250.00
When was the debt incurred? 2014	
As of the date you file, the claim is: Check all that apply	
☐ Contingent	
☐ Unliquidated	
☐ Disputed	
Type of NONPRIORITY unsecured claim:	
☐ Student loans	
Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar debts	
■ Other. Specify Fees & costs	
Last 4 digits of account number 3997	\$1,162.00
	<u>-</u>
When was the debt incurred? 2010	
As of the date you file, the claim is: Check all that apply	
☐ Contingent	
☐ Unliquidated	
☐ Disputed	
<u></u>	
<u> </u>	
Other: Specify 1 ayday Loan	
Last 4 digits of account number 3997	\$0.00
When was the debt incurred? 2007 - Present	
As of the date you file, the claim is: Check all that apply	
☐ Contingent	
☐ Unliquidated	
☐ Disputed	
Type of NONPRIORITY unsecured claim:	
☐ Student loans	
Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
☐ Debts to pension or profit-sharing plans, and other similar debts	
■ Other Specify Tickets (notice)	
	When was the debt incurred?  When was the debt incurred?  As of the date you file, the claim is: Check all that apply  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fees & Costs  Last 4 digits of account number Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Cother. Specify Payday Loan  Last 4 digits of account number Other. Specify Payday Loan  Last 4 digits of account number Other. Specify Payday Loan  Last 4 digits of account number Other. Specify Payday Loan  Last 5 digits of account number Other. Specify Payday Loan  Last 6 digits of account number Other. Specify Payday Loan  Last 8 digits of account number Other. Specify Payday Loan  Last 9 digits of account number Superior Specific S

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Angela Taylor		Case number (if know)	
JVBD Associates	Last 4 digits of account number	DL59	\$864.00
Nonpriority Creditor's Name PO Box 5718	When was the debt incurred?	2009	
Elgin, IL 60121  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
_	_		
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharin	• •	
Yes	Other. Specify Collection a	account	
Medical Business Bureau	Last 4 digits of account number	4012	\$533.00
Nonpriority Creditor's Name PO Box 1219 Park Ridge, IL 60068	When was the debt incurred?	2011	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Collection a	account	
Nicor Gas	Last 4 digits of account number	3997	\$704.57
Nonpriority Creditor's Name			Ţ. UU.
P.O. Box 190	When was the debt incurred?	2011 - Present	
Aurora, IL 60507	An of the data way file the all to t	Check all that and the	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Спеск ан tnat apply	
_	Пол		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	1 claim:	
At least one of the debtors and another	Student loans	ı ciaiii.	
☐ Check if this claim is for a community debt	<u></u>	ration agreement or diverse that you did not	
Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
□Yes	■ Other Specify Utility Serv	ices	
—	- Other Specify		

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Angela Laylor		Case number (if know)	
NTL Credit Systems	Last 4 digits of account number	2691	\$2,537.00
Nonpriority Creditor's Name 117 E 24th Street	When was the debt incurred?	2014	
New York, NY 10010  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separ	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other Specify Collection a	account	
Orland Park Police Department	Last 4 digits of account number	xxxx	\$0.00
Nonpriority Creditor's Name 15100 S Ravinia Ave Orland Park, IL 60462	When was the debt incurred?	2010 - Present	
Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separ	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Tickets (not	iice)	
Payday Loan Store	Last 4 digits of account number	3997	\$879.00
Nonpriority Creditor's Name 215 S Larkin Ave	When was the debt incurred?	2015	
Joliet, IL 60436  Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
Who incurred the debt? Check one.	-		
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	■ Other. Specify Payday Loa	n	

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Case number (if know)

Debte	or 1 Angela Taylor		Case number (if know)			
4.2 0	PLS Loan Store	Last 4 digits of account number	3997	\$1,162.00		
	Nonpriority Creditor's Name 211 S Larkin Ave Joliet, IL 60436	When was the debt incurred?	2015			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	Yes	■ Other. Specify Payday loa	n			
4.2 1	Sandino Funding LLC	Last 4 digits of account number	9178	\$208.14		
	Nonpriority Creditor's Name c/o Quantum 3 Group LLC	When was the debt incurred?	2015			
	PO Box 788	When was the dept incurred?	2013			
	Kirkland, WA 98083	_				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	No	Debts to pension or profit-sharing				
	Yes	Other. Specify Collection	account			
4.2	Silver Cross Hospital	Last 4 digits of account number	3997	\$768.73		
	Nonpriority Creditor's Name			<u> </u>		
	1900 Silver Cross Blvd	When was the debt incurred?	2011			
	New Lenox, IL 60451  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	,,	on one an anatappiy			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	adolois and another				
	debt	Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharir				
	☐ Yes	Other. Specify Medical Bil	ls			

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Debi	Angela l'aylor		Case number (if know)	
4.2 3	Sprint	Last 4 digits of account number	7949	\$716.05
	Nonpriority Creditor's Name PO BOX 4191	When was the debt incurred?	2014	
	Carol Stream, IL 60197  Number Street City State Zlp Code	As of the date you file, the claim	is. Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Oneok an that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□ Yes	Other. Specify Collection	account	
4.2 4	Vision Financial Services	Last 4 digits of account number	6943	\$713.00
	Nonpriority Creditor's Name	_		
	1900 W. Severs Road La Porte, IN 46350	When was the debt incurred?	2015	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other Specify Collection		
	163	Other. Specify		
4.2 5	Will County Court House	Last 4 digits of account number	3997	\$9,983.00
	Nonpriority Creditor's Name 14 W Jefferson Room 212 Joliet, IL 60432	When was the debt incurred?	2007 - Present	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify Tickets & V	/iolations	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Angela Taylor

**Illinois Secretary of State** 2701 S Dirksen Pkwy Springfield, IL 62723

Line **4.11** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 3997

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 30,652.49
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 30,652.49

			III FAUE SU UI UU	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Angela Taylor			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.4	•				
	Name				_
	Number	Street			<del>-</del>
	City		State	ZIP Code	<del></del>
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>

		Docume	nt Page 31 d	OT (b()	
Fill in this	information to identify your				
Debtor 1	Angela Taylor				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case numb (if known)	per				☐ Check if this is an
					amended filing
Official	Form 106H				
	ule H: Your Cod	<u>ahtare</u>			12/15
ociieu	ule II. Toul Cou	CDIOIS			12/13
ill it out, ar our name		boxes on the left. Attach . Answer every question	the Additional Page :	to this page. On the to	needed, copy the Additional Page, op of any Additional Pages, write
1. Бо у	ou have any codebiols: (II	you are ming a joint case,	do not list either spouse	e as a codebior.	
■ No □ Yes					
Arizona 	nin the last 8 years, have you a, California, Idaho, Louisiana Go to line 3.				ty states and territories include )
☐ Yes.	. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form 1 out Co	2 again as a codebtor only	f that person is a guaran	tor or cosigner. Make	sure you have listed to 16G). Use Schedule D	ng with you. List the person shown the creditor on Schedule D (Official, Schedule E/F, or Schedule G to fill reditor to whom you owe the debt
	lame, Number, Street, City, State and Z	IP Code		Check all schedul	
3.1				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	ne
	Number Street			<u> </u>	
C	City	State	ZIP Code		
3.2				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	
	Number Street			_	
(	City	State	ZIP Code		

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Fill	in this information	to identify your ca	ase:								
Deb	otor 1	Angela Taylo	or				_				
	otor 2 ouse, if filing)						_				
Uni	ted States Bankrup	otcy Court for the	NORTHERN DISTRIC	T OF ILLIN	NOIS		_				
	se number							An amende A suppleme	d filing ent showing	postpetition	
O	fficial Form	106I						MM / DD/ Y		nowing date.	
	chedule I:		ome					IVIIVI / DD/ I			12/15
spo	use. If you are sep ch a separate she	parated and you	are married and not filir r spouse is not filing wi On the top of any addition	th you, do	not include	inforn	nation abo	out your spo	use. If mo	re space is	needed,
1.	Fill in your emplinformation.	loyment		Debtor 1				Debtor 2	or non-fili	ing spouse	
	If you have more		Employment status*	■ Empl	■ Employed			☐ Employed			
	attach a separate page with information about additional	Linployment status	☐ Not e	☐ Not employed			☐ Not er	mployed			
	employers.		Occupation	Monito	r						
	Include part-time self-employed wo		Employer's name	Versan	t Supply Cl	nain					
	Occupation may or homemaker, if		Employer's address	IL 1 Bra 251 Lar Joliet, I							
Par	rt 2: Give De	etails About Mor	How long employed that	nere?	1 month *See Attack	nment	for Addit	ional Emplo	yment Info	rmation	
E <b>sti</b> spou	mate monthly incuse unless you are	ome as of the da separated.	ate you file this form. If y		0 1			·	•	,	· ·
more	e space, attach a s	eparate sheet to	this form.				. ,	·			•
							For I	Debtor 1	For Deb non-filin	tor 2 or ng spouse	
2.			ry, and commissions (be calculate what the monthly			2.	\$	1,169.13	\$	N/A	-
3.	Estimate and lis	t monthly overti	me pay.			3.	+\$	0.00	+\$	N/A	-
4.	Calculate gross	Income. Add lin	ne 2 + line 3.			4.	\$1	,169.13	\$	N/A	

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Deb	tor 1	Angela Taylor			Case n	number (if kno	own)				
					For I	Debtor 1			Debtor 2		
	Cop	by line 4 here		4.	\$	1,169	.13	\$	-illing sp	N/A	_
_				•		,					_
5.		all payroll deductions:		_	•			•			
	5a.	Tax, Medicare, and Social Secur	•	5a.	\$ \$	125		\$_ _		N/A	_
	5b. 5c.	Mandatory contributions for retire Voluntary contributions for retire	•	5b. 5c.	\$		.00	\$ 		N/A N/A	_
	5d.	Required repayments of retirements	•	5d.	\$—		.00	\$ 		N/A	_
	5e.	Insurance	sin rana ioano	5e.	\$		.00	\$_		N/A	_
	5f.	Domestic support obligations		5f.	\$		.00	\$		N/A	_
	5g.	Union dues		5g.	\$		.00	\$		N/A	_
	5h.	Other deductions. Specify:		5h.+	\$	0	.00	+ \$		N/A	_
6.	Add	d the payroll deductions. Add lines	5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	125	.23	\$		N/A	
7.	Cal	culate total monthly take-home pay	Subtract line 6 from line 4.	7.	\$	1,043	.90	\$		N/A	_
8.	List 8a.	profession, or farm Attach a statement for each proper receipts, ordinary and necessary b	and from operating a business, ty and business showing gross					•			_
	01	monthly net income.		8a.	\$		.00	\$_		N/A	_
	8b. 8c.	Interest and dividends	ou, a non-filing spouse, or a depende	8b.	\$	0	.00	\$		N/A	_
		regularly receive Include alimony, spousal support, of settlement, and property settlement	child support, maintenance, divorce	8c. 8d.	\$	233		\$		N/A	_
	8d. 8e.	Unemployment compensation Social Security		8a. 8e.	\$	733	.00	\$ 		N/A N/A	_
	8f.	Other government assistance the Include cash assistance and the variation that you receive, such as food star Nutrition Assistance Program) or his Specify: Illinois Link card (for	alue (if known) of any non-cash assistar nps (benefits under the Supplemental ousing subsidies.	nce 8f.	\$	463	.00	\$		N/A	-
	8g.	Pension or retirement income	One whom Only was of Nove	8g.	\$	0	.00	\$		N/A	_
	8h.	Other monthly income. Specify:	Caregiver - Cottages of New Lenox	8h.+	\$	755	.16	+ \$		N/A	-
9.	Add	d all other income. Add lines 8a+8b-	+8c+8d+8e+8f+8g+8h.	9.	\$	2,184	.16	\$		N/A	4
10.	Cal	culate monthly income. Add line 7	⊦ line 9.	10. \$	.3	3,228.06	+ \$		N/A	= \$	3,228.06
		I the entries in line 10 for Debtor 1 and		Ľ		,,	Ľ			Ľ	0,220100
11.	Incl othe Do	ude contributions from an unmarried per friends or relatives.	the expenses that you list in Scheducartner, members of your household, you ded in lines 2-10 or amounts that are n	our depen	•	,		•	Schedule 11.		0.00
12.		te that amount on the <i>Summary of Sc</i>	ine 10 to the amount in line 11. The inhedules and Statistical Summary of Cer						12.	\$Combin	
12	Do	vou expect an increase or decrease	e within the year after you file this for	rm?						monthl	y income
10.		No. Yes. Explain:	o walling the year after you file tills fol								

Official Form 106I Schedule I: Your Income page 2

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Debtor 1	Angela Taylor	Case number (if known)	
Deptor 1	Aligeia Layloi	Case Hullibel (II known)	

## Official Form B 6I Attachment for Additional Employment Information

Debtor	
Occupation	Caregiver
Name of Employer	The Cottages of New Lenox
How long employed	2 months
Address of Employer	1023 S Cedar Rd
	New Lenox, IL 60451

Official Form 106I Schedule I: Your Income page 3

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Fill	in this informa	tion to identify yo	ur case:						
	tor 1	Angela Taylo				_	neck if t		
1	otor 2 ouse, if filing)						A su		ving postpetition chapter the following date:
Unit	ed States Bankr	uptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS		MM	/ DD / YYYY	
1	e number nown)								
(11 K)	nowny								
O	fficial Fo	rm 106J							
		J: Your I							12/1
info	ormation. If m		eded, atta	If two married people ar ch another sheet to this n.					
Par	t 1: Descr	ibe Your House	hold						
	No. Go to	line 2.							
	⊔ Yes. <b>Doe</b>	s Debtor 2 live i	n a separ	ate household?					
	_		t file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	ebtor 2.		
2.	Do you have	e dependents?	□ No						
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati			Dependent's age	Does dependent live with you?
	Do not state				Daughter				□ No
	dependents	names.			Daugittei				■ Yes □ No
					Son			9	■ Yes □ No
					Son		1	10	■ Yes
					Daughter			16	□ No ■ Yes
3.		enses include f people other th	nan	No					
	•	d your depender		Yes					
exp	imate your ex		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp					
the	value of such	n assistance and		government assistance i luded it on <i>Schedule I:</i> )				Your expe	onses
(On	ficial Form 10	oi.)						тош скрс	
4.		or home owners! and any rent for the		ses for your residence. In lot.	nclude first mortgage	e 4.	\$		825.00
	If not includ	led in line 4:							
		estate taxes				4a.			0.00
	•	rty, homeowner's maintenance, re		's insurance Ipkeep expenses		4b. 4c.			0.00
	4d. Home	owner's associati	ion or con	dominium dues		4d.	\$		0.00
5.	Additional n	nortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$		0.00

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ela Taylor	Case num	ber (if known)	
ricity, heat, natural gas	6a.	\$	250.00
· · · · · · · · · · · · · · · · · · ·			75.00
		·	250.00
		·	0.00
		·	850.00
		·	100.00
		·	200.00
		·	
•		·	160.00
•	11.	<b>a</b>	25.00
	12.	\$	260.00
		·	0.00
		·	0.00
<del>-</del>	14.	Ψ	0.00
	15a.	\$	0.00
th insurance		·	0.00
		· -	109.00
			0.00
		Ψ	0.00
not include taxes deducted from your pay or included in lines 4 or 20.		\$	0.00
t or lease payments:		*	0.00
payments for Vehicle 1	17a.	\$	0.00
payments for Vehicle 2	17b.	\$	0.00
	17c.	\$	0.00
		·	0.00
• • •			
		\$	0.00
nents you make to support others who do not live with you.	,	\$	0.00
	19.		
	Schedule I: Yo	our Income.	
gages on other property	20a.	\$	0.00
estate taxes	20b.	\$	0.00
erty, homeowner's, or renter's insurance	20c.	\$	0.00
tenance, repair, and upkeep expenses	20d.	\$	0.00
eowner's association or condominium dues	20e.	\$	0.00
cifv:	21.	+\$	0.00
· · ·			
•			
•			3,104.00
ine 22 (monthly expenses for Debtor 2), if any, from Official Form 106	6J-2	\$	
ne 22a and 22b. The result is your monthly expenses.		\$	3,104.00
			<u> </u>
•	00-	¢.	0.000.00
			3,228.06
your monthly expenses from line 22c above.	23b.	-\$ <sup>-</sup>	3,104.00
root your monthly expenses from your monthly income			
	23c.	\$	124.06
esuit is your monthly net income.	230.	<u> </u>	
pect an increase or decrease in your expenses within the year af	ter you file this	s form?	
, do you expect to finish paying for your car loan within the year or do you expe			e or decrease because α
to the terms of your mortgage?			
Explain here:			
The Ormself Market Strate of the Control of the Con	ricity, heat, natural gas r, sewer, garbage collection hone, cell phone, Internet, satellite, and cable services . Specify: iousekeeping supplies and children's education costs aundry, and dry cleaning are products and services d dental expenses tion. Include gas, maintenance, bus or train fare. de car payments. ent, clubs, recreation, newspapers, magazines, and books contributions and religious donations de insurance deducted from your pay or included in lines 4 or 20. issurance h insurance lei insurance. Specify: iot include taxes deducted from your pay or included in lines 4 or 20.  For lease payments: ayments for Vehicle 1 ayments for Vehicle 2 . Specify: ents of alimony, maintenance, and support that you did not reprom your pay on line 5, Schedule I, Your Income (Official Form 1 ments you make to support others who do not live with you.  Porperty expenses not included in lines 4 or 5 of this form or on lages on other property estate taxes arty, homeowner's, or renter's insurance enance, repair, and upkeep expenses and through 21. ne 22 (monthly expenses for Debtor 2), if any, from Official Form 10 are 22 (monthly expenses for Debtor 2), if any, from Schedule I. your monthly expenses for Debtor 2), if any, from Schedule I. your monthly expenses from your monthly expenses.  our monthly net income.  line 12 (your combined monthly income) from Schedule I. your monthly expenses from your monthly income. esult is your monthly expenses from your monthly income. esult is your monthly pret income.  lect an increase or decrease in your expenses within the year of do you expect to finish paying for your car loan within the year of do you expect to finish paying for your car loan within the year of do you expect to finish paying for your car loan within the year of do you expect to finish paying for your car loan within the year of do you expect to finish paying for your car loan within the year of do you expect to finish paying for your car loan within the year of do you expect to finish paying for your car loan with	ricity, heat, natural gas r, sewer, garbage collection hone, cell phone, Internet, satellite, and cable services c. Specify: lousekeeping supplies rid children's education costs lundry, and dry cleaning gare products and services did dental expenses tion. Include gas, maintenance, bus or train fare. de car payments. et ac, tubs, recreation, newspapers, magazines, and books contributions and religious donations de insurance deducted from your pay or included in lines 4 or 20. surance hi insurance le insurance le insurance le insurance. Specify: tot include taxes deducted from your pay or included in lines 4 or 20.  or lease payments: ayments for Vehicle 1 ayments for Vehicle 2 specify: ents of alimony, maintenance, and support that you did not report as rom your pay on line 5, Schedule I, Your Income (Official Form 106I). serients of alimony, maintenance, and support that you did not report as rom your pay on line 5, Schedule I, Your Income (Official Form 106I). serients you make to support others who do not live with you.  19. croperty expenses not included in lines 4 or 5 of this form or on Schedule I: Your gages on other property estate taxes entry, homeowner's, or renter's insurance enance, repair, and upkeep expenses es 4 through 21. ne 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 e 22a and 22b. The result is your monthly expenses.  our monthly expenses for Debtor 2), if any, from Official Form 106J-2 e 22a and 22b. The result is your monthly expenses.  our monthly expenses from line 22c above.  23a. your monthly expenses from your monthly income. esult is your monthly expenses from your monthly income. esult is your monthly expenses from your car loan within the year of do you expect your mortgage or the terms of your mortgage?	icicity, heat, natural gas r, sewer, garbage collection hone, cell phone, Internet, satellite, and cable services 6c. \$ . Specify: 6d. \$ . Spe

## Case 16-33838 Doc 1 Filed 10/24/16 Entered 10/24/16 13:03:13 Desc Main Document Page 37 of 60

Fill in this info	ormation to identify your	case:			
Debtor 1	Angela Taylor				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Mass	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
O#: -: -   E - :	400D				
	rm 106Dec				
Declara	ition About a	ın Individual	Debtor's So	chedules	12/15
If two married	people are filing together	, both are equally respor	nsible for supplying co	rrect information.	
Vou must file t	his form whenever you fil	le hankruntev schedules	or amended schedules	s Making a falso stato	ment, concealing property, or
					0, or imprisonment for up to 20
years, or both.	18 U.S.C. §§ 152, 1341, 1	519, and 3571.	. ,	• • •	•
0:	D.I				
51	gn Below				
Did vou m		ana wha ia NOT an attaw	nov to halm vov till out	hankuuntov farma?	
Dia you p	pay or agree to pay some	one who is NOT an attori	ney to help you fill out	bankruptcy forms?	
■ No					
<b>–</b>	Name of person			Attach Pont	ruptcy Petition Preparer's Notice.
☐ Yes.	maine of person				and Signature (Official Form 119)
					ana eignasare (einesare eines eine
	nalty of perjury, I declare tare true and correct.	that I have read the sumi	mary and schedules file	ed with this declaratio	n and
mat mey t					
	ngela Taylor		X		
	ela Taylor		Signature of	f Debtor 2	
Signat	ture of Debtor 1				

Date

Date **October 24, 2016** 

<b>VEA</b> (4500) (A VEA (450) (A VEA (4500) (A VEA (4500) (A V	nassanda na characaladh agus co	GEOGREPHICA IN SERVER PROPERTY OF THE SERVE WAS A MARKET WAS A		STORY AND THE STORY AND THE STORY	
Fill in this infor	mation to identify your	case:			
Debtor 1	Angela Taylor				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	and a contract of the contract	NORTHERN DISTRICT	OF ILLINOIS		
United States Ba	ankruptcy Court for the:	MOKI HEKN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an
					amended filling
					-
Official Forr	n 106Dec				
		ın Individual	Debtor's So	ealubed:	12/15
Deciara	IOII ADOUL 6	III III MIVIMUAI	Deptor 3 Oc	<u> </u>	12110
If two married pe	eople are filing togethe	r, both are equally respo	nsible for supplying co	rrect information.	
•					
				s. Making a false statemen	t, concealing property, or imprisonment for up to 20
years, or both. 1	8 U.S.C. §§ 152, 1341, 1	519, and 3571.	auptoy case can result	m mes up to \$250,000, or	imprisonment for up to 20
•					
Sig	n Below				
Did		and the last NOT an attack		httt	
บเต you pa	y or agree to pay some	one who is NOT an attor	ney to neip you fill out i	pankruptcy forms?	
No No					
— □ Yes.i	Name of person			Attach Rankrunte	cy Petition Preparer's Notice,
☐ 163. i	value of person	·			Signature (Official Form 119)
Hnder nena	ilty of periury 1 declare	that I have read the sum	mary and schedules file	ed with this declaration an	d
that they ar	e true and correct.	/	inary and concurred in	A Will this addition an	<b>.</b>
· \h.	o los I	lin	X		
X <u>Angeli</u>	Taylor	2 V	Signature of	f Debtor 2	
	re of Debtor 1	0			
Data	O-f-h 7 0040		Date		
Date	October 7, 2016		Pate		

## Case 16-33838 Doc 1 Filed 10/24/16 Entered 10/24/16 13:03:13 Desc Main Document Page 39 of 60

Fill	in this inforn	nation to identify you	r case:			
Den	otor 1	Angela Taylor First Name	Middle Name	Last Name		
	otor 2					
(Spoi	use if, filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Cas (if kn	se number				-	Check if this is an mended filing
Sta Be a	s complete a	of Financial and accurate as possione space is needed,	attach a separate sheet to	re filing together, both are	ankruptcy equally responsible for sup	
		n). Answer every ques Details About Your Ma	stion. arital Status and Where You	Lived Before		
1.	What is you	r current marital statu	ıs?			
	<ul><li>☐ Married</li><li>■ Not mar</li></ul>	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	·.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	hedule H: Your Codebtors (Of	fficial Form 106H).		
Par	Explai	n the Sources of You	r Income			
4.	Fill in the total	al amount of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including part-		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,105.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Case number (if known) Document

Debtor 1 Angela Taylor

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	☐ Wages, commissions, bonuses, tips	\$1,025.61	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
	■ Wages, commissions, bonuses, tips	\$755.16	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
	■ Wages, commissions, bonuses, tips	\$1,076.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$12,650.54	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$7,235.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips	\$6,105.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$7,235.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
5. Did you receive any other income Include income regardless of whether and other public benefit payments; proving winnings. If you are filing a joint case List each source and the gross incoming.  No Yes. Fill in the details.	er that income is taxable. Exc pensions; rental income; inter e and you have income that y	amples of other income are all rest; dividends; money collect you received together, list it or	ed from lawsuits; royalties; and aly once under Debtor 1.	ecurity, unemployment, d gambling and lottery
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Food Stamps	\$4,865.00		

\$3,689.00

**Child Support** 

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Debtor 1 Angela Taylor

			ebtor 1		Debtor 2	
			ources of income escribe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below	
			ocial Security come	\$7,850.00		
For last calen (January 1 to		Fo 31, 2015 )	ood Stamps	\$5,556.00		
		CI	nild Support	\$2,796.00		
			ocial Security come	\$8,796.00		
For the calend (January 1 to			ood Stamps	\$5,556.00		
		CI	nild Support	\$2,796.00		
			ocial Security come	\$8,796.00		
Part 3: List	: Certain Pa	yments You Ma	de Before You Filed fo	or Bankruptcy		
6. Are either	· Dobtor 1's	or Dobtor 2's d	ebts primarily consun	or dobte?		
□ No.	Neither D	ebtor 1 nor Debt		sumer debts. Consumer del	ots are defined in 11	U.S.C. § 101(8) as "incurred by an
	During the	90 days before v	ou filed for bankruptcy.	did you pay any creditor a to	tal of \$6.425* or mo	re?
	□ No.	Go to line 7.	,,	,,,		
	□ Yes	paid that credit		ents for domestic support ob		ments and the total amount you ild support and alimony. Also, do
	* Subject			ars after that for cases filed o	n or after the date o	f adjustment.
■ Yes.			oth have primarily con you filed for bankruptcy,	sumer debts. did you pay any creditor a to	tal of \$600 or more?	
	□ No.	Go to line 7.				
	■ Yes	List below each include paymer				you paid that creditor. Do not Also, do not include payments to an
Creditor'	s Name an	d Address	Dates of payr	nent Total amount paid	Amount you still owe	Was this payment for
Cass Au	ıto Sales		December 2	·	\$1,000.00	☐ Mortgage

Cass Auto Sales 614 E Cass St Joliet, IL 60432  December 2015 Syptom \$750.00 \$1,000.00  □ Mortgage □ Car □ Credit Card □ Loan Repayment □ Suppliers or vendors □ Other	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	614 E Cass St	January 2016	\$750.00	\$1,000.00	■ Car □ Credit Card □ Loan Repayment □ Suppliers or vendors

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Debtor 1 Angela Taylor

7.	Within 1 year before you filed for bankrupt <i>Insiders</i> include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	artners; relatives of any ger control, or owner of 20% of	neral partners; partners partners or more of their votin	erships of which yo g securities; and ar	u are a genera ny managing a	al partner; corporations gent, including one for
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer	any property on a	ccount of a d	ebt that benefited an
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Pal	rt 4: Identify Legal Actions, Repossession	ns and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  ■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  ■ No. Go to line 11.  □ Yes. Fill in the information below.	w.	erty repossessed, 1		hed, attached	
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happene	d			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becomes No  Yes. Fill in the details.		luding a bank or fi	nancial institution	, set off any a	amounts from your
	Creditor Name and Address	Describe the action the	e creditor took	Date taken	action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a  ■ No □ Yes		erty in the possess			efit of creditors, a
Pai	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup  ■ No  □ Yes. Fill in the details for each gift.	otcy, did you give any gift	s with a total value	of more than \$60	0 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

Case 16-33838 Doc 1 Filed 10/24/16 Entered 10/24/16 13:03:13 Desc Main Document Page 43 of 60 Case number (if known) Debtor 1 Angela Taylor 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Description and value of any property Person Who Was Paid Amount of Date payment Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Filing Fee chapter 13 10/2/2016 \$310.00 Mitchell Law Group 54 N. Ottawa Street, Suite 100 Joliet, IL 60432

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

**Credit Counseling** 

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Access Counseling 633 W 5th Street Ste 26001

Los Angeles, CA 90071 www.accessbk.org

Person Who Was Paid Address Description and value of any property transferred

Date payment or transfer was made

10/2/2016

Amount of payment

\$9.00

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Case number (if known) Document

Debtor 1 **Angela Taylor** 

8.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers mainclude gifts and transfers that you have alread No  Yes. Fill in the details.	usiness or financial affa ade as security (such as t	airs? he granting of a se		
	Person Who Received Transfer Address	Description and v property transfer		Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you			para in onemange	
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		y property to a se	elf-settled trust or similar device	e of which you are a
	☐ Yes. Fill in the details.				
	Name of trust	Description and v	alue of the prope	erty transferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Ins	struments Safe Denosit	Boxes and Stor	age Units	
a	List of Certain Financial Accounts, ins	struments, care beposit	boxes, and otor	age omis	
20.	Within 1 year before you filed for bankruptc; sold, moved, or transferred? Include checking, savings, money market, or	or other financial accour	nts; certificates o		
	houses, pension funds, cooperatives, assoc	ciations, and other finar	ncial institutions.		
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution and	Last 4 digits of	Type of accoun	t or Date account was	Last balance
	Address (Number, Street, City, State and ZIP Code)	account number	instrument	closed, sold, moved, or transferred	before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for	bankruptcy, any	safe deposit box or other depo	sitory for securities,
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit of	or place other than your	home within 1 ye	ear before you filed for bankrup	tcy?
	No				
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control	for Someone Else			
23.			ude any property	you borrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe the property	Value
Par	t 10: Give Details About Environmental Info	ormation			
	the purpose of Part 10, the following definition				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

page 6

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Case number (if known) Document

Debtor 1 **Angela Taylor** 

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium,	including statutes or
regulations controlling the cleanup of these substances, wastes, or material.	_

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.							
Rep	ort a	II notices, releases, and proceedings the	at you know about, regardless of when	the	ey occurred.			
24.	1. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?					ental law?		
		No						
		Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	t	Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit of	any release of hazardous material?					
	■ No □ Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
26.	Hav	e you been a party in any judicial or adn	ninistrative proceeding under any envi	ronr	mental law? Include settlements	and orders.		
	■ No □ Yes. Fill in the details.							
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case		
Par	t 11:	Give Details About Your Business or	Connections to Any Business					
27.	Wit	 nin 4 years before you filed for bankrupt	cy, did you own a business or have an	v of	the following connections to any	/ husiness?		
	••••	☐ A sole proprietor or self-employed in	• •	•		, buomoco i		
		☐ A member of a limited liability comp			-			
		☐ A partner in a partnership			•			
		☐ An officer, director, or managing ex	ecutive of a corporation					
		☐ An owner of at least 5% of the voting or equity securities of a corporation						
		No. None of the above applies. Go to F	Part 12.					
		Yes. Check all that apply above and fill	in the details below for each business	<b>3.</b>				
		siness Name dress	Describe the nature of the business		Employer Identification numbe Do not include Social Security			
		mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Dates business existed	number of tries.		
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement t	o ar		ude all financial		
		No						
		Yes. Fill in the details below.						
		me dress mber, Street, City, State and ZIP Code)	Date Issued					
		_						

Part 12: Sign Below

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Debtor 1 Angela Taylor

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Angela Taylor Signature of Debtor 2

Date October 24, 2016 Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

□ No Yes

**Angela Taylor** Signature of Debtor 1

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Patrick Control of the Control of the Control	k dan ambada mengguna dan dan alam dan Alam Bernah dan dan bi	A244	n des contra tura sulle Andre de la confesion de Anold III de la contra de la contra de la contra de la contra	and the state of t	
Fill in this inform	nation to identify your	case:			
Debtor 1	Angela Taylor				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		·
Case number (if known)					neck if this is an nended filing
Official Fo	rm 107				
	-	Affairs for Indiv	iduals Filing for l	Bankruptcy	4/16
number (if known Part 12: Sign Ball have read the arare true and correction bankrupto 18 U.S.C. §§ 152,	n). Answer every quest selow nswers on this S <i>tatem</i> ect. I understand that i	ent of Financial Affairs a making a false statemen nes up to \$250,000, or im	nd any attachments, and I t, concealing property, or o prisonment for up to 20 yea	declare under penalty of perjur bbtaining money or property by ars, or both.	y that the answers
Angela Taylor Signature of Del	otor 1	Signa	iture of Debtor 2		
Date October	7, 2016	Date			
Did you attach ac █ No □ Yes	iditional pages to You	r Statement of Financial	Affairs for Individuals Filin	ng for Bankruptcy (Official Form	i 107)?
Did you pay or aç ■ No	gree to pay someone v	vho is not an attorney to	help you fill out bankruptc	ey forms?	
T Vac Name of F	Person Attach th	na Bankruntov Potition Pro	nararie Matica Daclaration	and Signature (Official Form 110)	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

C	hapter 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

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You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### **United States Bankruptcy Court** Northern District of Illinois

In re	Angela Taylor		Case No.	
		Debtor(s)	Chapter 13	
	VE	ERIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	26
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	October 24, 2016	/s/ Angela Taylor		

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### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Angela Taylor	Debtor(s)	Case No. Chapter	13
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors: _	24
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and	correct to the best of my
Date:	October 7, 2016	Angela-Taylor Signature of Debtor	ler	

AFNI, Inc PO Box 3097 Bloomington, IL 61702

Cass Auto Sales 614 E Cass St Joliet, IL 60432

City of Joliet Water Department 150 W Jefferson St Joliet, IL 60432

ComEd PO Box 6111 Carol Stream, IL 60197

Convergent Outsourcing PO Box 9004 Renton, WA 98057

Creditors Discount & Aud PO Box 213 Streator, IL 61364

Enhanced Recovery PO Box 57547 Jacksonville, FL 32241

Ford Motor Credit PO Box 790093 Saint Louis, MO 63179

Gerald Auto Sales 314 S Larkin Joliet, IL 60436

I C System Inc PO Box 64378 Saint Paul, MN 55164

Illinois Secretary of State 201 Joyce Rd Joliet, IL 60435

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL 62723

Illinois Title Loans 1511 W Jefferson St Joliet, IL 60435

Joliet Police Department 150 W. Washington St. Joliet, IL 60432

JVBD Associates PO Box 5718 Elgin, IL 60121

Medical Business Bureau PO Box 1219 Park Ridge, IL 60068

Nicor Gas P.O. Box 190 Aurora, IL 60507

NTL Credit Systems 117 E 24th Street New York, NY 10010

Orland Park Police Department 15100 S Ravinia Ave Orland Park, IL 60462

Payday Loan Store 215 S Larkin Ave Joliet, IL 60436

PLS Loan Store 211 S Larkin Ave Joliet, IL 60436

Sandino Funding LLC c/o Quantum 3 Group LLC PO Box 788 Kirkland, WA 98083 Silver Cross Hospital 1900 Silver Cross Blvd New Lenox, IL 60451

Sprint PO BOX 4191 Carol Stream, IL 60197

Vision Financial Services 1900 W. Severs Road La Porte, IN 46350

Will County Court House 14 W Jefferson Room 212 Joliet, IL 60432